

EXHIBIT 13

NOTICE OF SELF-EXECUTING CONDITIONAL ACCEPTANCE

In the Common Law and For the Record, Know all Men By These Presents:

Notice to the agent is notice to the principal, and vice versa.

I, Renee McCray, Sui Juris, one of the people of Maryland, do state that I, conditionally accept Wells Fargo Home Mortgage NOTICE OF DEFAULT dated August 15, 2012 upon proof of claim that:

DSM Screening Mail Support
#13 02-04E

1. The American Home Mortgage Corporation shows evidence to support the fact that they advanced lawful United States money to Renee McCray. 2 7 2012

2. The Wells Fargo Home Mortgage, American Home Mortgage Corporation, Douglas Douglas, Connie Lampieri, and Mortgage Electronic Registration Systems, Inc. (MERS) would suffer any pecuniary loss from Renee McCray for not making any payments to Wells Fargo Home Mortgage. #13

3. There was no fraud involved in the signing and construction of the original Promissory Note dated October 7, 2005 and signing and recording of the original Deed of Trust App#0001032511/MIN #100024200010323117.

4. That the original contract between Renee McCray and American Home Mortgage was not unconscionable according to contract law by not having evidence of a "meeting of the minds" or full disclosure, "valuable consideration" was exchanged, and "offer and acceptance" was evidenced by both parties signing a "wet-ink" signature evidencing full commercial liability on their respective parts.

5. That the party claiming a liability can produce the original wet-ink signed promissory note and Deed of Trust evidencing their security interest and standing to sue in court.

6. That the American Home Mortgage did not create the "credit" or "money" advanced on behalf of the Settlor/Borrower from the deposit of the promissory note signed by the Settlor/Borrower on October 7, 2005.

Failure to provide verified proof of claim for each point within 21 calendar days after receipt of this presentment will be tacit agreement and silent acquiescence stipulating to the fact that the Wells Fargo Home Mortgage, American Home Mortgage Corporation, Douglas Douglas, Connie Lampieri, and Mortgage Electronic Registration Systems, Inc. has no financial interest in this matter and will result in an estoppel and cause the parties named to be barred from proceeding in any legal action to collect on any alleged debt owed to them by Renee McCray.

Executed: August 23 2012

Without prejudice,

By: Renee McCray
Authorized Representative

CERTIFIED MAIL # 7010 2780 0003 7004 7222